



Attorney Docket 046604-0101

#6/a
7/19/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Richard T. McNamar et al.

Title: METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

Appl. No.: 09/578,508

Filing Date: 05/26/2000

Examiner: N. Subramanian

Art Unit: 3624

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JUL 08 2003
GROUP 3600

**RESPONSE TO RESTRICTION REQUIREMENT AND
PRELIMINARY AMENDMENT**

Mail Stop NON-FEE AMENDMENT

Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

Sir:

In response to the Office Action dated June 4, 2003, applicants hereby elect, with traverse, Group I, from which at least claims 1-49, 61, and 66-69 are readable, for prosecution in the subject application.

In addition, applicants traverse the restriction requirement by submitting that claim 70 (in Group VI) and claim 140 (in Group VIII) should be examined together with the elected Group I claims since these claims are directed to the software and system that implements the method of the Group I claims. Accordingly, these claims are not distinct from the claims of Group I and there should be no additional search burden on the examiner to examine these claims.

In addition, applicants herein concurrently amend claims 50-53 (in Group II) to depend from claim 1. Accordingly, applicants request that claims 50-53 be examined

together with the elected Group I since examining these claims would not pose an undue search burden on the examiner and they are now dependent from claim 1 in Group I.

Applicants, of course, reserve the right to file a divisional application covering the subject matter of the non-elected claims.

PRELIMINARY AMENDMENT

Prior to examination on the merits, please amend the present application as follows.

The amendments presented below are in compliance with the revised amendment format permitted in the Notice from the Office of Patent Legal Administration of the U.S. Patent and Trademark Office dated February 10, 2003, and published at 1267 OG 106 on February 25, 2003. Thus, the provisions of 37 CFR 1.121(a), (b), (c) and (d) are waived for amendments made in this application to the claims.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this document.

Remarks/Arguments begin on page 33 of this document.

Prior to examination on the merits, please amend the application as follows: